

Form definmg2

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Baltimore**

In re: Case No.: 09-24946 JS Chapter: 7

Cynthia D Cotton
Debtor(s)

**SECOND NOTICE OF REQUIREMENT TO FILE A
STATEMENT OF COMPLETION OF COURSE IN
PERSONAL FINANCIAL MANAGEMENT
(Official Form 23)**

Notice is hereby given that the Debtor(s) has not yet filed the Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23). The Debtor(s) had been previously provided with notice of this requirement along with the first meeting of creditors notice. If the debtor(s) does not file the Personal Financial Management Certificate (Official Form 23) by **12/9/10, the case will be closed without a discharge**. The debtor(s) will have to file a motion to reopen the case to allow for the filing of the certificate of completion of a course in Personal Financial Management. The debtor(s) must pay the full filing fee of **\$260.00** for filing such a motion.

Please note, the Personal Financial Management Course Certificate should not be confused with the Certificate of Credit Counseling which should be filed with the petition. The Personal Financial Management Course Certification (Official Form 23) is a separate filing requirement.

Information on the Personal Financial Management Course can be found on the U.S. Trustee Program web site: http://www.usdoj.gov/ust/eo/bapcpa/ccde/de_approved.htm

If you have already complied with the requirement to file the Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23), please disregard this notice.

Dated: 11/24/10

Mark D. Sammons, Clerk of Court
by Deputy Clerk, admin

CERTIFICATE OF NOTICE

District/off: 0416-1
Case: 09-24946

User: admin
Form ID: definmg2

Page 1 of 2
Total Noticed: 1

Date Rcvd: Nov 24, 2010

The following entities were noticed by first class mail on Nov 26, 2010.
db +Cynthia D Cotton, 1128 Wilson Avenue, Gwynn Oak, MD 21207-4714

The following entities were noticed by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 26, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2010 at the address(es) listed below:

aty Edward C. Christman, Jr. on behalf of Cynthia Cotton christman-fascetta@bankruptcymd.com
TOTAL: 1